

Form 124

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Ashley S. Kutterna
Debtor(s)

Bankruptcy Case No.: 23-10288-JCM

Chapter: 7

NOTICE RE: REPORT OF DEBTOR AUDIT

In accordance with 28 U.S.C. § 586(f)(1), the United States Trustee contracted for an audit to be performed of the petition, schedules and other information filed and/or provided by the Debtor(s) in this case.

NOTICE IS HEREBY GIVEN that the audit firm has reported one or more material misstatements concerning the income, expenditures and/or assets of the Debtor(s). ***The Report is not a legal determination, and the legal effect of the auditors finding of material misstatement is a question for the Court.*** The *Report of Debtor Audit* has been filed with the Court and is available for review by parties in interest.

Dated: August 11, 2023

Michael R. Rhodes
Clerk

In re:
Ashley S. Kutterna
Debtor

Case No. 23-10288-JCM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Aug 11, 2023

User: auto
Form ID: 124

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2023:

Recip ID	Recipient Name and Address
db	+ Ashley S. Kutterna, 3107 Bird Drive, Erie, PA 16510-2729
15605557	Capital One Bank, P.O. Box 32193, Salt Lake City, UT 84130
15605564	Nationstar dba Mr. Cooper, P.O. Box 199111, Dallas, TX 75235

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 11 2023 23:39:07	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15605556	+ Email/Text: ally@ebn.phinsolutions.com	Aug 11 2023 23:20:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
15605558	+ Email/Text: bankruptcy@jdbyrider.com	Aug 11 2023 23:21:00	CNAC, 12802 Hamilton Crossing Boulevard, Carmel, IN 46032-5424
15605559	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 11 2023 23:21:00	Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789
15605560	+ Email/Text: electronicbkydocs@nelnet.net	Aug 11 2023 23:21:00	Department of Education/Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904
15605561	Email/PDF: ais.fpc.ebn@aisinfo.com	Aug 11 2023 23:54:03	First Premier, 3820 N Louise Avenue, Sioux Falls, SD 57107-0145
15605562	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Aug 11 2023 23:20:00	Fortiva/TBOM, 5 Concourse Parkway, Suite 400, Atlanta, GA 30328-9114
15605563	+ Email/PDF: resurgentbknofications@resurgent.com	Aug 11 2023 23:39:00	LVNV Funding LLC, 55 Beattie Place, Greenville, SC 29601-5115
15605565	+ Email/Text: bncmail@w-legal.com	Aug 11 2023 23:21:00	TD Bank/Target, 7000 Target Parkway N, Mail Stop NCD-0450, Minneapolis, MN 55445-4301
15605566	+ Email/Text: collections@widgetfinancial.com	Aug 11 2023 23:21:00	Widget Federal Credit Union, 2154 East Lake Road, Erie, PA 16511-1140

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Byrider Finance, LLC DBA CNAC
cr		NATIONSTAR MORTGAGE LLC

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

District/off: 0315-1

User: auto

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NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com
Christian M Rieger	on behalf of Debtor Ashley S. Kutterna criergerlaw@gmail.com
Garry Alan Masterson	on behalf of Creditor Byrider Finance LLC DBA CNAC pitecf@weltman.com
Joseph B. Spero	on behalf of Trustee Joseph B. Spero sperofirm@sperolawoffice.com jspero@ecf.axosfs.com;legalmom18@hotmail.com;kmrougeux@sperolawoffice.com
Joseph B. Spero	sperofirm@sperolawoffice.com jspero@ecf.axosfs.com;legalmom18@hotmail.com;kmrougeux@sperolawoffice.com
Marta Elena Villacorta	on behalf of U.S. Trustee Office of the United States Trustee marta.villacorta@usdoj.gov
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 7